DIGITAL PAYMENT ADOPTION AND CHALLENGES FACED BY USERS IN RURAL AREAS OF DELHI NCR- A STEP TOWARDS SUSTAINABLE FUTURE

SHORT SYNOPSIS

Submitted in partial fulfillment of the requirement of the degree of

DOCTOR OF PHILOSOPHY

by

Ms. Ritu Rana
MRUMCDN012K210068

Under the supervision of

Dr. Shweta Goel
Associate professor
Manav Rachna University

Department of Management and Commerce
School of Management and Commerce

MANAV RACHNA UNIVERSITY
Sector-43, Aravali Hills, Faridabad

Year *2025*

MANAV RACHNA UNIVERSITY

MANAV RACHNA UNIVERSITY
Sector-43, Aravali Hills, Faridabad

Date: **27.1.2025**

DECLARATION BY THE SCHOLAR

I hereby declare that the short synopsis entitled **"Digital Payment Adoption and Challenges Faced by Users in Rural Areas of Delhi NCR- A Step towards Sustainable Future"** being submitted in partial fulfillment of the requirement for the degree of Doctor of Philosophy in the Department of Management and Commerce under the School of Management and Commerce of Manav Rachna University Faridabad during the academic year 2024-2025.

It is the work that is expected to be carried out under the supervision of Dr. Shweta Goel, Associate Professor, Manav Rachna University.

Further, it is declared that the short synopsis is within the plagiarism limit and copy of the same is attached as per the University norms.

RITU RANA
Registration No. *MRUMCDN012K210068*

MANAV RACHNA UNIVERSITY

MANAV RACHNA UNIVERSITY
Sector-43, Aravali Hills, Faridabad

Date: **27.1.2025**

CERTIFICATE BY SUPERVISOR

This is to certify that, the short synopsis entitled **"Digital Payment Adoption and Challenges Faced by Users in Rural Areas of Delhi NCR- A Step towards Sustainable Future"** is an original piece of work done by research scholar Ms. Ritu Rana under the supervision of Dr. Shweta Goel for the degree of Doctor of Philosophy in the Department of Management and Commerce under the School of Management and Commerce of Manav Rachna University, Faridabad during the academic year 2024-25.

Further, it is certified that the short synopsis is within the plagiarism limit and copy of the same is attached as per the University norms.

Dr. Shweta Goel
Associate Professor
Manav Rachna University

ABSTRACT

A sustainable future has been supported by the global transformation of the financial landscape initiated by the widespread use of digital payments. However, using these technologies is extremely challenging for rural users in Delhi NCR, India. The purpose of this study is better to understand adoption patterns and the issues that users in rural areas meet while changing to digital payment methods. Socioeconomic conditions, literacy levels, infrastructure limitations, and trust-related concerns have all major influences on digital payment adoption.

Due to familiarity and perceived reliability, many people in rural Delhi NCR still choose cash-based transactions despite expanding worldwide information. Lack of financial literacy, limited smartphone availability, poor internet connectivity, and inadequate digital payment infrastructure are some of the barriers to adoption.

By highlighting specific challenges, this study will enhance knowledge of how digital payments are utilized by rural users in Delhi NCR. Policymakers, financial institutions, and suppliers of service will be enabled to develop user-centric solutions and customized interventions with assistance from such findings. Addressing these challenges can facilitate the widespread adoption of technologies for electronic payments in rural communities, promote economic development, and contribute to achieving Sustainable Development Goals (SDG) 8, 9, and 11.

Design/Methodology/approach- Employing a mixed-methods approach, the research combines qualitative interviews and quantitative survey of rural residents, local vendors, and key stakeholders involved in electronic payment ecosystems of rural areas of Delhi NCR. To explain the adoption of digital payment methods among Delhi NCR's rural users, this study will employ a modified version of the Unified Theory of Acceptance and Use of Technology (UTAUT) model.

Key words: Cashless economy, Digital payment, Rural users, Sustainability, UTAUT Modal, Use behaviour.

TABLE OF CONTENTS

S. No.	Description	Page No.
1	Introduction	1-10
2	Literature Review	11-16
3	Research Gap	17
4	Research Questions	17
5	Objectives of the Study	18
6	Hypothesis	18-19
7	Research Model	19
8	Research Design and Methodology	19-20
9	Expected Outcome of the Research	21
10	Limitations of The Study	22
11	References	23-25

1. Introduction

Banks have historically controlled the payments market, offering a broad array of services from international money transfers to card payments. However, the rising popularity of electronic payments applications has changed this status quo, providing consumers with unmatched convenience and accessibility while financial transactions. Today, the value of digital transactions worldwide is at an all-time high. The advent of digital technology, especially mobile phones, has had a greater impact on human life than any other technological development in history. Significant advancements that created within a digital environment in recent years, especially in the growth of smartphone applications. Digital payment applications have become a disruptive force among these developments, democratizing payments methods and changing the global payments environment. Approximately $1.5 trillion, a figure projected to reach $2 trillion by 2025. This growth trend highlights the growing significance of digital payment solutions in influencing financial services in the future. A significant change in the revenue dynamics of the banking business, particularly with regard to digital payments, is displayed by the decline of credit cards and decreasing margins within the banking sector. Traditional channels of payment are being challenged by new companies and changing customer preferences, forcing banks to examine their tactics and embrace creative techniques in order to remain competitive. Finally, the alignment of customer choice and behavior promotes the migration towards digital payment solutions forcing financial institutions to adapt or risk becoming obsolete in an increasingly digital-centric world.

To achieve the country's goal of becoming developed by 2047, it is critical to create a structured financial ecosystem that encompassing all citizens. In India, digital payments have been crucial for improving financial inclusion and reducing reliance on cash transactions. India's economy is gradually moving toward becoming less dependent on cash as long as digital payment methods continue to gain popularity. Digital payment use has not only facilitated financial transactions, but it has also accelerated growth in a range of industry sectors, both business-to-business(B2B) and business-to-customer(B2C). By removing the issues that come with cash transactions, digital payments make it easier and faster to record transactions in the recipient's financial records. As a result, they have effectively decreased the capital costs required for operations in these sectors. Change within the payments ecosystem have led to sustainable growth across diverse sectors like as

e-commerce, banking, healthcare, transportation, aviation, insurance, education and automobile. From neighborhood kirana shops to large conglomerates managing complicated receivables and payouts, the benefits of digital payment systems are pervasive and tangible. They enable businesses of all scales to manage their finances more effectively, contributing to overall economic efficiency and development.

In the past five to seven years, the surge in digital payment acceptance, fueled by the innovation of new functionalities and advanced products by payment service providers, has led to significant growth across various digital payment devices. Particularly, the exponential rise of UPI payment system has been a driving force behind India's digital payment narrative, and it anticipated to sustain it's upward trajectory. This momentum is likely to persist due to the concerted efforts of RBI (Reserve Bank of India) and NPCI (National Payments Corporation of India) in introducing cutting-edge features. Moreover, the acceptance of UPI has transcended national borders, with numerous global partnerships being forged. Alongside UPI, other digital payment channels like NETC (National Electronic Toll Collection) and credit cards have also witnessed substantial growth. However, debit card transactions have experienced a decline in FY 2022–2023 contrast to the preceding fiscal year. This trend has persisted into the first half of FY 2023–2024, primarily driven by customer preferences shifting towards UPI or credit card payments over debit cards. While the industry experiences robust growth, it faces several challenges that necessitate attention to ensure sustainable progress. One pressing concern is the rise in fraudulent activities, particularly in small-value transactions, posing a threat to the integrity of the digital payment ecosystem. Although the incidence of fraud remains relatively low compared to global standards, proactive measures are imperative to mitigate these risks. Enhancing customer awareness is crucial to empower users to identify and prevent fraudulent incidents promptly, facilitating prompt reporting through appropriate channels. Furthermore, the industry must implement robust fraud management solutions to effectively detect, prevent, and report fraudulent activities across the board. Addressing these challenges will be pivotal in maintaining the industry's growth trajectory and fostering trust and confidence among stakeholders in the digital payment ecosystem.

1.1 Digital Payment Ecosystem in India:

India has witnessed a rapid evolution in its digital payment ecosystem, propelled by government initiatives, technological advancements, and shifting consumer preferences. This transformation has been driven by the government's vision of a less-cash economy, aimed at promoting financial inclusion, enhancing transparency, and fostering economic growth.

To encourage the country’s adoption of digital payments, the Indian Government has launched a variety of programs. The Pradhan Mantri Jan Dhan Yojna (PMJDY) plan intends to give all citizens access to financial services, including digital payment options. Aadhaar, a biometric identity system, additionally made simpler to authenticate individuals, allowing for secure and efficient digital transactions.

India's central bank, the Reserve Bank of India, has had a major impact on the regulatory structure for digital payments. Guidelines for payment banks and payment system operators were introduced to ensure transactions security and safety while promoting innovation and competition in this sector. Furthermore, the Unified Payments Interface(UPI) and the Bharat Bill Payments System (BBPS) have standardised methods of payment, increasing the interoperability and accessibility of online payment.

India's technological progress made it possible for digital payments to become popular. Because smartphones and inexpensive internet connectivity are becoming more and more common, millions of individuals have access to electronic payment systems. Peer-to-peer transfers, bill payments, and online purchases have become widespread due to mobile wallets such as Paytm, Phonepe, and Google Pay, which provide customers flexibility and convenience. In India, digital payments have been essential for boosting financial inclusion, especially for the undeserved and underprivileged. The Jan Dhan-Adhaar-Mobile (JAM) trinity has lowered leakages and guaranteed that government funds are effectively delivered to the intended recipients by facilitating social welfare programs, direct benefit transfers, and subsidy payments . Furthermore, initiatives such as NPCI’s (National Payments Corporation of India) RuPay card have provided millions of individuals with access to official banking services, enabling them to contribute in the electronic economy.

In the fiscal year 2023–24 (half-yearly), the Indian electronic payments system continued to assert its position as a worldwide leader. This leadership is attributed to the conducive environment created for embracing and utilizing digital payment means effectively. India has emerged as a leader for

nations seeking to improve their own payment ecosystems because of its very high rate of digital payment adoption when compared to other countries. Many nations aspire to emulate India's success and influence its insights and design selections in advancing their digital payment infrastructure. The amount of transactions through digital payment in India witnessed an impressive surge, registering a remarkable 58% increase in just one year. The value increased from INR 71.97 billion in fiscal year 2021-22 to INR 113.94 billion in fiscal year 2022-23. This substantial growth underscores the growing preference for electronic transactions solutions among Indian consumers and businesses alike, reflecting the evolving landscape of financial transactions in the country. As digital payments system continues to gain momentum, India is poised to further solidify its position as a trailblazer in the global payments arena.

New-Age Digital Payment Products

New-age digital payment products such as UPI (Unified Payments Interface), NETC (National Electronic Toll Collection) and NACH (National Automated Clearing House) have garnered significant traction among consumers and are poised for continued growth over the next five years.

(A) Unified Payments Interface (UPI):

UPI has witnessed remarkable growth, with payments made through this platform increasing by an impressive 80% compared to the previous fiscal year. In February 2023, UPI transactions accounted for more than 75% of total retail digital payment volume of India. During the Ist quarter of FY (2023–24), UPI transactions surged to 24.9 billion in volume, with a transaction worth reaching INR 39.7 trillion. This exponential growth trajectory highlights the extensive adoption and growing UPI acceptance as a preferred mode of cashless payment among Indian consumers. With its user-friendly interface, seamless transactions and interoperability across various banks and payment platforms, UPI is well-positioned to further revolutionize the digital payment landscape in the future of India.

Journey towards transforming India into a less cash-dependent nation has been significantly propelled by the remarkable growth of the Unified Payments Interface (UPI). In May 2023, UPI reported an impressive 78% of India’s total retail digital payments, reflecting its pivotal role in reshaping the country's payment landscape. According to projections, UPI is poised to further consolidate its dominance, with an expected contribution of 90% to India’s total retail digital payments by the fiscal year 2026–2027. UPI, which was introduced in fiscal year 2016-2017 as a digital payment mechanism

primarily for small ticket P2P (person-to-person) and P2M (person-to-merchant) transactions, has evolved into a versatile platform that supports real-time cross-border payments.

(B) National Electronic Toll Collection (NETC):

The improvement of India's road infrastructure over the years, motivated by the escalating vehicle density, has been influential in facilitating the expansion of digital services nationwide. Utilising FASTags connected to vehicles, the NETC (National Electronic Toll Collection) programme has played an important part in this transformation. In FY 2021-22, NETC transaction volumes risen by 84% year on year to 2.4 billion, with a total transaction value of INR 380.8 billion, indicating a substantial 67% year on year increase. NETC has not only accelerated the digitalisation of toll transactions, but it has also substantially reduced typical wait times at toll booths, halving them in fewer than two minutes for each car. The pattern continued with NETC transaction volumes reaching 0.96 billion, or INR 0.16 trillion, in the first quarter of FY 2023–2024.Over the following five years, the volume of NETC transactions is anticipated to increase at a compound annual growth rate (CAGR) of 23%, significance that the trajectory of NETC transactions continues to grow rapidly. The predicted increase in road traffic and new applications are projected to contribute to a 26% CAGR in transaction values over the same period. The use of FASTags to pay for parking at airports and shopping centers is becoming more widespread; acceptance in public parking lots and where fuel is bought for portable electronics may accelerate adoption. As NETC develops and broadens its scope, it is anticipated to have a major impact on the rising volume of digital transactions in transportation and other industries.

The utilization of NETC FASTags for parking surpassed the toll collection, indicating that its potential for use in control of commercial fleets management warrants further investigation. Fleet and logistics firms may improve their operations and lessen the dependence on money by converting FASTags into cards to manage other costs such gas and rest stops. These firms may simplify their expense management processes by achieving comprehensive visibility into all transactions through this connection. As a result, on March 24, 2024, ‘the Ministry of Transport and Roads’ announced is considering implementing a new toll-collection system with the objective of improving ease and efficiency. The ministry is starting a test project for ‘automatic number plate recognition’ systems(ANPR) as an element of this initiative. For this project, cameras that automatically read

license plates will be utilized for facilitating smooth collecting of tolls without
having cars to stop. This innovative method will significantly decrease wait times at toll booths and enable tolls to be collected considering the distance travelled by the car on particular roadways. The accepted technique is an improvement over the current FASTags in terms of toll collection, potentially rendering them redundant. For use cases like parking, FASTags are anticipated to continue to work if the new system fails to be implemented into place. If toll collection methods change, FASTags' flexibility ensures its demonstrated efficacy in allowing digital payments for an array of transactions, including parking. This allows their constant utilization in an ever-changing transportation and payment system situation.

© Debit and credit Cards:

The debit and credit card business continues to experience significant expansion, with cards remaining among the most popular payment methods for online retail transactions. During FY 2022–2023, credit card transactions increased by 30% year over year (YoY), while transaction value increased by an incredible 47% YoY.This growth trend persisted into FY 2023–24, with 0.79 billion transaction volume and INR 4.10 trillion value, respectively, in the Ist quarter of the fiscal year. Meanwhile, debit card transactions decreased by 13% in volume and 1% in value year on year in FY 2022-23.This decrease continued into FY 2023-24, with transaction volume at 0.66 billion and transaction value at INR 1.58 trillion in the first quarter. Recent changes in India’s digital payment system highlight the rising significance of credit cards. Month-on-month data shows that credit card transaction volumes surpassed those of debit cards beginning in January and have continued to do so through fiscal year 2023-24. This change can be attributed to factors like the provision of a 30 – 45 day interest free credit period as well as additional benefits such as cashback, points for rewards and various savings options. Furthermore, the growing popularity of credit cards and technology advancements like contactless cards and UPI integration have broadened the client base and driven an increase in transaction volumes. These advancements have not only enhanced convenience and security but have also incentivized consumers to opt for credit cards over other payment methods. In result, credit cards have developed as a key driver of growth in the card business, signaling a dynamic shift in consumer preferences and payment behavior in India’s digital payments landscape.

Challenges and Opportunities of digital payments ecosystem:

Despite significant progress, the digital payment ecosystem in India faces several challenges, including cybersecurity threats, infrastructure constraints, and digital literacy barriers. Addressing these issues demands coordinated action from all stakeholders, including the government, regulatory bodies, financial institutions, and technology providers. Moreover, the ongoing COVID-19 pandemic has underscored the importance of digital payment in ensuring business continuity and minimizing physical contact, presenting opportunities for further innovation and expansion of cashless payment methods. A severe transformation of India's digital payment ecosystem has taken place as a consequence of government initiatives, regulatory reforms, technological advances, and shifting consumer behavior. As digital payments become more common, they have the potential to increase financial inclusion, encourage economic growth, and build a more comprehensive and robust financial ecosystem for all.

The digital payments landscape in India has shifted dramatically as customer acceptance has increased. Key individuals like the RBI, the government, and financial organization worked together to simplify transaction procedures and improve user experience. In addition to reducing shorter transaction times, these efforts have enhanced post-transaction services in order to offer users with a smooth end-to-end experience.

Development of digital payments and future growth potential:

Conventional payment methods are being revised with modern technologies like cloud computing to improve its responsiveness and efficiency. By lightening up processing times, cloud technology enables quicker transactions and more smooth user interactions. This modernization action is poised to alter the digital payment landscape, opening the path for even more convenience and reliability. Parallelly, the development of new payment systems, like Central Bank Digital Currencies (CBDC), has enormous potential for driving future development in the digital payments ecosystem. Central bank-issued digital currencies, or CBDCs, are a new concept with an array of benefits including greater financial inclusion, reduced transaction costs, and enhanced security. By adopting CBDCs ,India aims to stay competitive in the electronic transactions market and meet global trends. In general continued improvements in electronic payments show India’s commitment to financial sector innovation and progress. Through using technology and collaboration ,the nation is well-positioned to open-up new opportunities for development and progress in the digital payments industry, which

will promote economic growth, empower individuals and businesses worldwide.

1.2 Status of Digital Payment Systems in Rural Areas:

In recent years, there has been a concerted effort to expand digital payment systems beyond urban centres and into rural areas, aiming to encourage digital financial services and empower communities. However, the status of rural areas in digital payment systems presents a mixed picture, characterized by both progress and persistent challenges.

- **Progress and Adoption:**

1. **Government Initiatives:** Government-led initiatives such as the Pradhan Mantri Jan Dhan Yojana (PMJDY) and Aadhaar-enabled payment systems have significantly expanded the range of formal banking services in rural areas, laying the groundwork for electronic transactions adoption.
2. **Increasing Connectivity:** Improved access to internet connectivity and cell phones has facilitated the electronic payments solution in rural communities. Mobile network penetration has enabled the individuals to conveniently access financial services and electronic payment platforms.
3. **Awareness and Education:** Efforts to promote knowledge of finances and digital awareness have significantly contributed to the growing acceptance and use of electronic payment systems among rural populations. Government campaigns and grassroots initiatives have helped demystify digital transactions and build trust in electronic payment methods.

- **Challenges:**

1. **Infrastructure Limitations:** Rural areas often lack robust internet connectivity and reliable electricity supply, hindering the seamless functioning of digital payments. Inadequate infrastructure is an important obstacle to the widespread adoption of digital payment services.
2. **Technological Barriers:** Rural populations lack smartphone availability and understanding of technology, which limits the usage of electronic payment options. Many rural residents are unfamiliar with smartphone use, and digital transactions may appear intimidating or unclear.
3. **Trust and Security Concerns:** Rural consumers may be nervous about the security dangers of digital payments, such as fraud and unauthorized access to bank accounts. Building trust in the digital payment ecosystem and addressing security concerns are essential for increasing

adoption rates in remote regions.

4. **Preference for Cash:** Due to its widespread adoption and familiarity, cash continues to be the most common form of payment in many rural communities. Utilization must be promoted and the advantages of electronic transactions highlighted in order to support the transition to digital payments.

❖ **Opportunities for Improvement:**

1. **Tailored Solutions:** Developing digital payment solutions specifically designed for the needs and preferences of rural users can help overcome adoption barriers. Payment systems which are appropriate for rural areas must support vernacular languages, be offline, and have intuitive user interfaces.
2. **Agent Banking Networks:** Through utilizing current banking correspondents and agent networks, digital payment services can be made available in more remote areas. Rural residents can benefit from these agents' assistance in effectively using and accessing electronic payment systems.
3. **Partnerships and Collaboration:** To promote the acceptance of digital payments in rural areas, government authorities, financial institutions, technology suppliers, and community groups unite. Working jointly may assist solve infrastructure problems and raise digital literacy by combining resources and knowledge.
4. **Incentivization and Awareness Campaigns:** Providing cashback incentives or subsidies for digital transactions can persuade customers in rural areas to convert to digital payment methods. Rural people' trust and sense of worth can be boosted by teaching them about the benefits of digital payments and clearing up common misconceptions.

In conclusion, there are still many challenges to overcome, despite progress in introducing digital payment systems to rural regions. To fully realize digital payments' guarantee for encouraging financial inclusion and empowering rural populations, infrastructure boundaries, technological obstacles, and trust challenges must be solved. Stakeholders can try to construct a more equitable and accessible digital payment ecosystem in rural India through the implementation of an extensive strategy which involves targeted interventions, collaborative partnerships, and innovative ways.

1.3 Sustainable Development:

The universally accepted definition of sustainable development is defined as 'ability of humanity to make development sustainable to ensure that it meets the needs of the present without compromising the ability of future generation to meet their own needs' (WCED, 1987, 2013).

The united nation conference in sustainable development, through its outcome on " the future We Want", established the United Nations High Level Political Forum on Sustainable development (HLPF) in 2012. The HLPF is the central United Nation platform for the follow up and review of the 2030 Agenda for Sustainable development and the Sustainable Development Goal (SDGs) at the global level.

The Sustainable Development Goal (SDGs), also known as the Global Goals, were established by the United Nations in 2015 as a global call to action aimed at eradicating poverty, safeguarding the planet, and ensuring peace and prosperity for all by 2030.

These 17 goals are interconnected, recognizing that progress in one area influences outcomes in others. They highlight the significance of development that includes environmental, social, and economic sustainability. Nations have pledged to provide precedence to the most disadvantaged. Eliminating AIDS, hunger, poverty, and discrimination against women and girls are of the SDGs' top goals. To attain these goals, society has to come together, utilizing resources such as cash, technological creativity, and experience in every situation.

Sustainable Development Goals: By 2030, changing the global agenda for sustainable development. In order to achieve SDG goal no. 8, "Decent work and economic growth," this study will focus on encouraging full and productive employment, sustained, inclusive, and sustainable growth, and decent work for all. This study is related to promoting the usage of digital payment methods in rural areas of Delhi NCR fits the goal no.8 of sustainable development by fostering sustained, inclusive and sustainable economic growth. By encouraging digital financial inclusion, it aims to enhance access to economic opportunities, especially for marginalized communities, enabling full and productive employment. Digital payment can boost local businesses, streamline transactions and improve transparency, thereby creating a more efficient labour market and supporting decent work conditions, ultimately contributing to long term economic growth in rural areas.

1 NO POVERTY
2 ZERO HUNGER
3 GOOD HEALTH AND WELL-BEING
4 QUALITY EDUCATION
5 GENDER EQUALITY
6 CLEAN WATER AND SANITATION
7 AFFORDABLE AND CLEAN ENERGY
8 DECENT WORK AND ECONOMIC GROWTH
9 INDUSTRY, INNOVATION AND INFRASTRUCTURE
10 REDUCED INEQUALITIES
11 SUSTAINABLE CITIES AND COMMUNITIES
THE GLOBAL GOALS
For Sustainable Development
12 RESPONSIBLE CONSUMPTION AND PRODUCTION
13 CLIMATE ACTION
14 LIFE BELOW WATER
15 LIFE ON LAND
16 PEACE AND JUSTICE STRONG INSTITUTIONS
17 PARTNERSHIPS FOR THE GOALS

2. Literature Review

The literature review section serves as the foundation of this study, providing a comprehensive overview of existing research, theories, and empirical evidence related to the topic at hand. Through an extensive review of scholarly works, this section aims to contextualize the current study within the broader academic discourse, identify gaps in knowledge, and establish a theoretical framework for analysis. By synthesizing and critically evaluating previous studies, the literature review seeks to build upon existing knowledge and contribute new insights to the field. This introductory paragraph sets the stage for the subsequent sections, outlining the scope and significance of the literature review in informing the research objectives and methodology.

Gupta, A. (2017). Depicted that the promotion of cashless transactions in India, backed by efforts from the Reserve Bank of India and the government, is a important step towards economic modernization. Haryana, under Chief Minister Manohar Lal Khattar's leadership, has emerged as a top performer in this endeavor, evident through its website www.cashlessharyana.nic.in . Despite notable achievements, challenges persist, demanding proactive strategies for future advancement. As payment systems are essential to economic functionality, Haryana's commitment to economic digitalization reflects a broader national agenda. This elaborative literature review underscores the importance of ongoing efforts, emphasizing the need for sustained innovation and adaptation in the cashless transaction landscape.

Singhraul, B. P., & Garwal, Y. S. (2018). Highlights India's current status in digital currency adoption compared to developed nations, attributing challenges such as poor internet connectivity, lack of financial awareness, and high transaction charges. As per this study, promotion of digital transactions, including financial literacy programs, incentives for digital payments, and reduced transaction fees needs policy intervention. Overall, the study underscores the necessity for India to accelerate its transition towards a cashless economy, echoing the successful trajectories of other developed countries and advocating for concerted efforts in policy reform and infrastructure development to realize this transformation.

Gupta, P., & Hakhu, R. (2021). The study reveals growing acceptance due to their convenience, safety, and speed. However, adoption is hindered by concerns over security, network issues, digital literacy, and malfunctioning POS machines. The empirical research, based on responses from 314 individuals, underscores the importance of cashless systems to enhance economic growth by reducing corruption and illegal activities. To further promote cashless transactions, the government should focus on enhancing digital literacy and implementing robust cybersecurity measures. Addressing these challenges is vital for preparing India for a comprehensive shift to a cashless economy.

Chavda, V. (2018). research delves into rural mobile payment adoption post-demonetization, crucial for India's economic growth. It measures challenges in rural areas despite positive social and political inclinations towards a cashless economy. The study surveys 150 rural respondents in Gandhinagar District, validating factors like relative advantage and trust through Confirmatory Factor Analysis (CFA). While recognizing the early stage of mobile payment adoption, it advocates for further research to ensure sustainability, stakeholder involvement, and consumer satisfaction, offering valuable insights for rural India's digital transition.

Meher, B. K., & Mohapatra, L. (2018). The author examines various constraints hindering the implementation of cashless methods in selected public-sector units, particularly in Sagar City, Madhya Pradesh. The findings reveal that while there is a significant preference among consumers for cashless payments, challenges such as staff skill limitations, lack of infrastructure, and resistance from officials pose obstacles. The research highlights the importance of addressing these constraints to realize the benefits of a cashless economy, including transparency, reduced black money, and convenience in transactions. Overall, the study provides valuable insights into the complexities surrounding cashless transactions in India's public sector, gives suggestions for policymakers and

stakeholders to enhance implementation of cashless methods.

Hasan, A., Atif Aman, M., & Ali, M. A. (2020). This study offers valuable insights into barriers like security issues and infrastructure constraints. It emphasizes the pivotal role of education and awareness, especially in rural areas. In addition to, it calls for government initiatives to extend beyond mere implementation, stressing the need for effective marketing strategies. Advocating for reduced transaction costs and enhanced security measures, the study presents practical recommendations. Overall, it sheds light on the multifaceted challenges inherent in transitioning to a cashless economy in India, contributing importantly to the discourse on this evolving landscape.

Kumar, S., Jain, R., Jhajhria, A., Bangaraju, S. V., & Balaji, S. J. (2018). The authors examine at how demonetization impacts farmer transactions and social norms in rural India, with an emphasis on Palwal district, Haryana. It highlights significant post-demonetization problems like cash shortages that impact social activities and affecting crop. Cash is the primary method of payment for farmers, who cite problems like late payments and insufficient funds. Despite the government's efforts to promote digital payments, infrastructure limitations and security concerns hinder implementation. While most farmers have bank accounts, digital payment use remains low due to reasons like financial illiteracy and limited internet access. The research illustrates the importance of infrastructure development and education eliminating these obstacles and easing the change to a cashless economy.

Farooqui, S. A. (2022). India's progress toward introducing a Central Bank digital currency (CBDC) in spite of global technological advances is covered in the study. The deployment of CBDCs is more advanced in China and Japan, while India focuses on regulating digital currencies like Bitcoin. The idea of taxing earnings from virtual assets is put forward by Finance Minister Nirmala Sitharaman. India wants to address technological, security, legal frameworks, among other aspects of digital currency. The success of alternative virtual currencies depends on adoption and trust. The study highlights India's changing position on digital currencies and its efforts to navigate the terrain of the digital economy.

Undale, S., Kulkarni, A., & Patil, H. (2021). This study emphasizes the criticality of addressing security apprehensions among eWallet users, especially among females and middle-income individuals. To boost eWallet adoption, providers should prioritize robust security measures and user education. Demographic factors like gender and income may not significantly affect eWallet comfortability, suggesting the importance of user-friendly platforms accessible across diverse

demographics. Policymakers should target interventions to enhance financial and digital literacy, thus promoting eWallet acceptance and contributing to broader financial inclusion. These insights offer a foundation for future research and interventions in digital payments and financial technology.

Shree, S., Pratap, B., Saroy, R., & Dhal, S. (2021). The study utilizes a structured questionnaire to investigate the influence of user perception, trust in payment systems, and online fraud experience on payment mode choice. Multinomial logistic regression analysis reveals that males and higher-income individuals tend towards digital payments, especially for online shopping and high-value transactions. Experience of online fraud impacts payment preferences differently across transaction types. Additionally, positive perception of cash significantly reduces the likelihood of choosing digital payments, particularly for groceries and online purchases. The findings show the importance of addressing fraud concerns and enhancing perceptions to promote digital payment adoption.

León, C. (2021). In "Connected Components in Latin American Journal of Central Banking," the study examines various metrics to understand the evolution of a financial network, specifically focusing on the Movii the mobile wallet of the first fintech firm in Colombia operating under a financial non-banking license for electronic deposits and payments platform. It assesses network density, reciprocity, transitivity, and connected components, among others, to gauge adoption and structural complexity. The analysis anticipates changes in network dynamics as adoption increases, such as an expected rise in the number of users, value of transfers, and complexity of group structures. This comprehensive examination provides insights into the network's development and sheds light on its potential trajectory amidst growing usage.

Routray, S., Khurana, R., Payal, R., & Gupta, R. (2019). examined quality characteristics of mobile wallets influencing continuous use in India. Key findings show that perceived usefulness and security significantly affect continuous use. System and service quality notably impact perceived security, while information quality affects perceived usefulness. The study advises service providers to enhance these qualities to retain users. Limitations include a narrow demographic and geographic focus, recommending broader future research to capture diverse user perceptions.

Chao, C. M. (2019). This research gives a in broad analysis of factors influencing university students' behavioral intentions (BIs) to use mobile learning (m-learning) through an extended UTAUT model. Key findings indicate that satisfaction, perceived enjoyment (PE), trust, and effort expectancy (EE) significantly impact BIs, with satisfaction being the strongest predictor. In addition, the research gives

the beneficial impact of mobile self-efficacy on perceived enjoyment and the negative role of perceived risk (PR) between PE and BI. The research suggests that enhancing satisfaction and trust, alongside improving PE and EE, can foster greater adoption of m-learning. The study's implications are valuable for educational institutions aiming to optimize m-learning environments.

Banerji, R., & Singh, A. (2022). This study integrates the Technology Acceptance Model (TAM) and Innovation Diffusion Theory (IDT) to examine the factors influencing the adoption of mobile wallets. Findings of the study indicate that ease of use, perceived usefulness, compatibility and observability significantly impact user attitudes and behavioral intentions toward mobile wallets. The study advises enhancing the perceived usefulness and ease of use through technological improvements and promotional strategies. Despite some limitations, such as potential selection bias and the exclusion of variables like trust and social norms, the research offers valuable insights for mobile wallet providers and policymakers.

Kumari, I. N. N., & Mary, A. I. V. (2019). The qualitative study investigates factors influencing mobile payment adoption among rural entrepreneurs in the silk industry, shedding light on complexities, costs, trust, and security concerns. Findings underline usefulness and perceived ease of use as crucial determinants, echoing previous research. Trust in service providers emerges as pivotal for adoption. The study not only fills a gap in rural mobile payment research but also offers insights for service providers and policymakers aiming for a cashless economy and financial inclusion. While limited by its qualitative nature, future research could employ broader models for validation and generalizability. Overall, it contributes to understanding mobile payment dynamics in rural contexts.

Patil, P., Tamilmani, K., Rana, N. P., & Raghavan, V. (2020). The study by Patil et al. (2020) explores factors influencing Indian consumers' adoption of mobile payment. Using Dwivedi et al.'s (2019) meta-UTAUT model, they extend it with constructs like personal innovativeness, anxiety, trust, and grievance redressal, tailored to India's context. Through empirical testing among 491 respondents, they find these factors significantly influence consumer behavior. Performance expectancy emerges as a strong predictor, emphasizing the utility of mobile payments. The study contributes both theoretically and practically, suggesting strategies for mobile service providers to enhance trust, ease of use, and address consumer concerns like anxiety and grievance redressal to promote mobile payment adoption.

Bukhari, S. S. (2023). This study reveals that the adoption of digital payments has transformed the

financial ecosystems of both India and Pakistan, with India leading due to initiatives like UPI and Digital India. While Pakistan's Digital payment market is still developing, platforms like Easypaisa and Raast payment are gaining traction. Key challenges for Pakistan include limited internet access, reliance on Cash on Delivery (COD) and security concerns. By learning from India's experience in financial literacy and infrastructure, Pakistan can accelerate its digital transformation.

Chawla, P. (2022). This study focuses on increasing consumer demand for mobile wallets, driven by their convenience, security and ease of use. Younger users, aged 18-40, prefer digital payments for tasks like fund transfers and shopping. Despite concerns about transaction costs and security, mobile wallets such as Paytm and BHIM have gained traction, especially post- demonetization in India. To boost adoption, service providers must address challenges like security risks and privacy concerns. Enhanced solutions, particularly in rural areas, are crucial for continued growth, making digital payments more accessible, secure and affordable for all users.

Bhat, R., & Singh Chauhan, S. (2023). This study highlights UPI's growing demand and trust factors like convenience and security, underscoring its role in advancing e-commerce, government schemes and the digital economy, especially in remote regions of the country. This study emphasis promoting UPI in underserved areas through education, workshops and voice based transaction drives to increase adoption.

Bhattacharjee, B., Kumar, S., Verma, P., & Maiti, M. (2024). This study is first integrating the TAM and UTAUT2 model to analyze digitalization intentions in unorganized neighborhood retail outlets like kirana store. It identifies factors such as cost, compatibility, perceived ease of use and perceived usefulness that influence digital adoption. The research highlights the critical role of digital technologies in sustaining post -CODIV 19 operations and underscores the need for government interventions like digital literacy and affordable technology. The study calls for future research on digital adoption in rural areas. Gender significantly the role of government support and comparative studies across emerging economies like Indonesia and Nigeria.

Kumar, R. (2024). The study in Sonipat highlights a growing trends of digital payment apps usages among younger educated men, while traditional payment method persist, indicating gradual transition in rural areas, gender significantly influences app adoption and usage frequency, while age has minimal impact on perception of ease and security. Despite increasing use of app like Google pay traditional methods such as cash and debit cards remains prevalent, reflecting entrenched habit and a

lack of digital literacy, The finding suggests a need of targeted educational programs and infrastructure improvements to bridges the digital divide and promote wider adoption of digital payment system in rural communities.

3. Research Gap

Despite the substantial body of literature on digital payment adoption and challenges faced by users in various contexts across India, there remains a significant gap in research specific to rural areas within the Delhi National Capital Region (NCR). Although previous studies provides useful data about the factors impacting the adoption of digital payments and user views, it frequently lacks clarity about the distinct socioeconomic, infrastructural, and cultural traits of rural areas in the Delhi NCR. Furthermore, the majority of research overlooks the unique opportunities and difficulties found in rural area in favour of concentrating mostly on urban or national-level viewpoints. This crucial gap will be addressed by studying the adoption and difficulties of digital payments in Delhi NCR's rural areas. This will assist us better understand the local factors affecting financial inclusion and economic growth. Research on rural users experiences, perceptions and obstacles could assist, develop ways to improve the usability, accessibility and reliability of digital payments in underprivileged communities. In addition, examining how elements such as income levels, education and infrastructure availability intersect would offer more deeper insights into the socioeconomic aspects which affect the adoption of digital payments. This study could shed light on the difficulties faced by rural users and suggest opportunities for innovation and changes in regulations to support over time digital payment ecosystems. Local stakeholders, like government agencies, financial institutions, and community leaders, might engage with the research to co-design solutions which are appropriate for the particular needs and preferences of rural areas. Finally, closing the research gap on digital payment acceptance and issues in rural Delhi NCR is critical to promoting financial inclusion, empowering underprivileged groups, and fostering a more inclusive and sustainable future

4. Research Questions

- What is the current level of digital payment adoption among rural users in Delhi NCR?
- What are the key factors influencing the adoption of digital payment systems among rural users in Delhi NCR?
- How do factors such as perceived usefulness, perceived ease of use, trust, and security impact

the adoption of digital payment systems among rural users in Delhi NCR?

- What are the main challenges faced by rural customers in adopting digital payment methods in Delhi NCR?

5. Objectives of the study

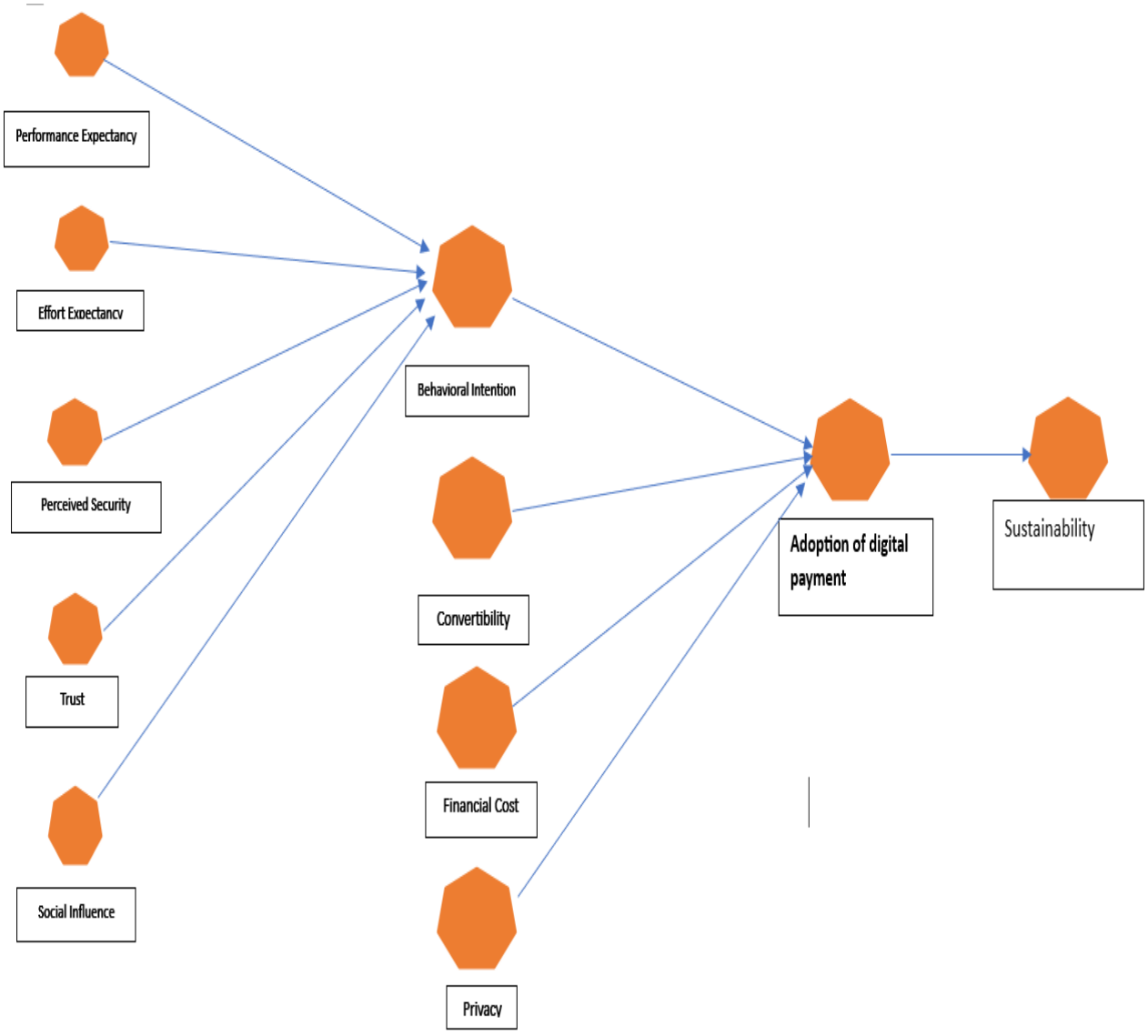
1. To evaluate the present state of digital payment adoption among Delhi NCR's rural users.
2. To determine the factors that affect rural users' adoption of digital payment systems.
3. To assess the effect of above element affecting the selection of digital payment system by rural users.
4. To find out the challenges in digital payment methods adoption that rural customers encounter.

6. Proposed Hypothesis

- H_{A1}: Performance expectancy significantly influences user behavioural intention to use digital payment methods in the rural areas of Delhi NCR.
- H_{A2}: Effort expectancy significantly influences user behavioural intention to use digital payment methods in the rural areas of Delhi NCR.
- H_{A3}: Perceived security significantly influences user behavioural intention to use digital payment methods in the rural areas of Delhi NCR.
- H_{A4}: Trust significantly influences user behavioural intention to use digital payment methods in the rural areas of Delhi NCR.
- H_{A5}: Impact from society importantly influences user behavioural purpose to utilize digital payment methods in the rural areas of Delhi NCR.
- H_{A6}: Behavioural intention significantly influences the adoption of digital payment methods in rural areas of Delhi NCR.
- H_{A7}: Convertibility significantly influences the adoption of digital payment methods in rural areas of Delhi NCR.
- H_{A8}: Financial cost significantly influences the adoption of digital payment methods in rural areas of Delhi NCR.
- H_{A9}: Privacy significantly influences the adoption of digital payment methods in rural areas of Delhi NCR.

- H_{A10}: Adoption of digital payment methods significantly contributes to sustainability in rural areas of Delhi NCR.

7. Research Model:



8. Research Design and Methodology:

8.1 Sampling Frame:

Sampling frame will consist of users aged 18 years and above, including farmers, small business owners, laborers, homemakers, etc., from different rural areas within Delhi NCR, such as villages or

clusters, will be surveyed. This diverse sample will enable the assessment of familiarity and competence with digital technologies among rural residents.

8.2 Sample size

Data will be collected from minimum sample size of around 384 participants from various rural areas within Delhi NCR for this study to achieve a 95% confidence level with a 5% margin of error, considering a target population larger than 10,000.

8.3 Research Design:

The research will employ a descriptive and exploratory research design. This approach aims to gather quantitative data on digital payment adoption and challenges through a primary survey conducted in rural areas of Delhi NCR.

8.4 Sampling Technique:

The quota sampling will be used for drawing sample for this study which is non probable sampling, to ensure representation from various rural areas within Delhi NCR. The sample size is determined using appropriate statistical techniques to ensure sufficient representation and statistical power.

8.5 Data Collection Instrument:

A structured questionnaire will be designed to collect quantitative data on various aspects of digital payment adoption and challenges. The questionnaire will include closed-ended questions with predefined response options to facilitate easy data analysis. It will cover topics such as frequency of digital payment usage, preferred digital payment methods, perceived benefits and drawbacks, encountered challenges and awareness of digital payment services.

8.6 Data Collection Procedure:

Trained enumerators will administer the structured questionnaire to the selected respondents in rural areas. The survey will be conducted in-person, ensuring proper explanation of the questions and obtaining informed consent. Data collection will be carried out using mobile devices or paper-based forms, depending on the preference and accessibility of the respondents.

8.7 Data Analysis:

Descriptive statistical analysis will be performed to summarize the quantitative data collected through the survey. This will involve calculating frequency distributions, percentages, means, and standard deviations to describe digital payment adoption patterns and challenges. Cross-tabulations, chi-square tests and structural equation modeling (SEM) may be used to explore relationships between different

variables such as demographic characteristics and digital payment usage. Statistical software such as SPSS and Smart PLS will be utilized for data analysis.

9. Expected Outcome of the Research

The expected outcomes of the study on digital payment adoption among rural users in Delhi NCR are multifaceted and would provide valuable insights into various aspects of digital payment usage and its impact. Here are some anticipated outcomes:

1. **Current State of Adoption:** The study is expected to give a broad knowledge of the current level of digital payment adoption among rural users in Delhi NCR. Under information about the extent of use, favoured payment options, and general familiarity with digital payment systems, would be included.
2. **Factors Influencing Adoption:** Through understanding elements affecting the adoption of digital payment systems by rural users, significant factors affecting and obstruct the use may be identified. Areas of improvement and mediation may be further enhanced by knowing the aspects like perceived value, accessibility, trust, and the social and economic aspects.
3. **Impact of Factors:** With a better understanding of factors influencing digital payments adoption will enable the researches and policymakers to discern how more importance lies with which aspects. Thus, it can help address focused strategies in solving the problem and encouraging people's acceptance towards digital payments.
4. **Challenges Faced by Users:** Studying the barriers that rural clients face while implementing the digital payment system would reveal issues of concern and areas of improvement. Information about security risks, infrastructural limitations, and knowledge gaps can guide attempts to better the digital payment system.
5. **Government Programmes and Policies:** Assessing the impact of government initiatives and regulations on the adoption of digital payments by rural residents can provide key information to decision-makers. It can be helpful in assessing whether the current programs are being effective and which areas may necessitate changes in the law to promote digital inclusion and financial empowerment.
6. **Recommendations for Improvement:** Based on the findings, the study can offer recommendations for enhancing digital payment adoption among rural users in Delhi NCR. These

recommendations may include policy suggestions, infrastructure improvements, awareness campaigns, and interventions to address specific challenges identified in the study.

Overall, the expected outcome of the study is to contribute to the body of knowledge on digital payment adoption in rural areas and provide actionable insights for stakeholders to promote digital financial inclusion and drive sustainable development in Delhi NCR's rural communities.

10. Limitations of The Study

1. The study relies on a sample of rural users in Delhi NCR, which may not fully represent the diversity of rural populations across different regions or socioeconomic backgrounds. This sampling bias could affect the generalizability of the findings to other rural areas.
2. The data collected through surveys may be subject to self-reporting bias, where respondents may provide socially desirable responses or inaccurately recall their experiences with digital payments. This could impact the reliability and validity of the findings.
3. The study focuses specifically on digital payment adoption among rural users in Delhi NCR, which may limit its applicability to other geographical areas or urban populations. The findings may not capture details unique to specific places or contexts.
4. The study's cross-sectional design provides an image of digital payment acceptance at a certain point in time, but may not reflect trends over time. Long-term research could provide a more comprehensive overview of adoption patterns and factors influencing change.
5. The study's sample size, gathering information, and analytic methods might be restricted by labor, resources, and time constraints. These restrictions might restrict the scope and depth of the study findings.
6. Literacy and language barriers in isolated communities may affect the accuracy and understandability of questionnaires. Although these challenges will be conquered they may still have an impact on the data's quality.
7. Maintaining respondent privacy, informed consent, and confidentiality raises ethical issues that need to be addressed properly addressed at every stage of the study. The study's integrity could be compromised if these factors are considered.

References

- Banerji, R., & Singh, A. (2022). An empirical study on consumer attitude and behavioural intention to adopt mobile wallet in India. *International Journal of Electronic Banking*, *3*(2), 83-99.
- Bhat, R., & Singh Chauhan, S. (2023). Exploring Unified Payments Interface's (UPI) Adoption Factors and Trust Variables: Insights from Retailers and Consumers across Low- and Middle-Income Communities. *Available at SSRN 4624379*.
- Bhattacharjee, B., Kumar, S., Verma, P., & Maiti, M. (2024). Determinants of digitalization in unorganized localized neighborhood retail outlets in India. *Journal of Theoretical and Applied Electronic Commerce Research*, *19*(3), 1699-1716.
- Bukhari, S. S. (2023). Digital Payment Adoption in India and Pakistan: A Comparative Analysis. *Focus*.
- Chao, C. M. (2019). Factors determining the behavioral intention to use mobile learning: An application and extension of the UTAUT model. *Frontiers in psychology*, *10*, 446627.
- Chavda, V. (2018). An empirical study on factors affecting consumer adoption of mobile payments in rural area.
- Chawla, P. (2022). Factor Affecting User Acceptance for Digital Wallets: A Developing Country's Perspective. *International Research Journal on Advanced Science Hub*, *4*(6), 168-174.
- Farooqui, S. A. (2022). "Digital Currencies" an unsecure and unclear economic window, need to regulate or to ban in India. *Research Review International Journal of Multidisciplinary*, *7*(1), 58-64.

- Gupta, A. (2017). Cashless haryana: achivements and challenges in the way. *International Journal in Management & Social Science*, *5*(8), 368-372.
- Gupta, P., & Hakhu, R. (2021). An empirical analysis of customer perception towards cashless transactions: A case study of Haryana. *IJAR*, *7*(12), 01-06.
- Hasan, A., Atif Aman, M., & Ali, M. A. (2020). cashless economy in india: challenges ahead. *journal of commerce*, *8*(1), 21-30.
- https://globaleducationmagazine.com/sustainable-development-goals/
- Kumar, A., & Singh, T. (2022). Impact of UPI Payments of Plastic Money: A Study on Delhi NCR.
- Kumari, I. N. N., & Mary, A. I. V. Factors Affecting the Adoption of Mobile Payments of Rural Entrepreneurs-A Qualitative Study.
- Kumar, R. (2024). Customers Perspective with Respect to Payment Apps in Rural Area: A study of selected village of Sonipat. *East Asian Journal of Multidisciplinary Research*, *3*(2), 703-720.
- Kumar, S., Jain, R., Jhajhria, A., Bangaraju, S. V., & Balaji, S. J. (2018). Has demonetization triggered farmers to move towards cashless transactions? *Indian Journal of Agricultural Research*, *52*(3), 305-309.
- León, C. (2021). The adoption of a mobile payment system: the user perspective. *Latin American Journal of Central Banking*, *2*(4), 100042.
- Meher, B. K., & Mohapatra, L. (2018). Cashless Economy: A Senseless Dream For India Without Promoting Cashless Transactions In Public Sector Units.
- Pandey, S. K. (2022). A Study on Digital Payments System & Consumer Perception: An Empirical Survey. *Journal of Positive School Psychology*, *6*(3), 10121-10131.

- Patil, P., Tamilmani, K., Rana, N. P., & Raghavan, V. (2020). Understanding consumer adoption of mobile payment in India: Extending Meta-UTAUT model with personal innovativeness, anxiety, trust, and grievance redressal. *International Journal of Information Management*, *54*, 102144.
- Routray, S., Khurana, R., Payal, R., & Gupta, R. (2019). A move towards cashless economy: A case of continuous usage of mobile wallets in India. *Theoretical Economics Letters*, *9*(04), 1152.
- Saxena, D., Gupta, A., Goel, A., Joshi, A., Chawla, G., & Arora, K. (2024). Factors affecting adoption of electronic banking services for youth in Delhi. *Journal of Informatics Education and Research*, *4*(1).
- Shree, S., Pratap, B., Saroy, R., & Dhal, S. (2021). Digital payments and consumer experience in India: a survey based empirical study. *Journal of Banking and Financial Technology*, *5*, 1-20.
- Singhraul, B. P., & Garwal, Y. S. (2018). Cashless economy–challenges and opportunities in India. *Pacific Business Review International*, *10*(9), 54-63.
- Undale, S., Kulkarni, A., & Patil, H. (2021). Perceived eWallet security: impact of COVID-19 pandemic. *Vilakshan-XIMB Journal of Management*, *18*(1), 89-104.
- Veeraraghavan, D. R., Mohanty, S., Dutta, S., & Paidisethi, V. (2021) study on usage of digital payment applications in India.
- WCED, S. W. S. (1987). World commission on environment and development. *Our common future*, *17*(1), 1-91.

DrillBit

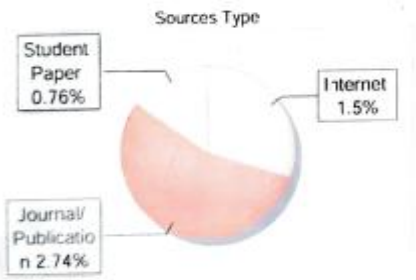
The Report is Generated by DrillBit Plagiarism Detection Software

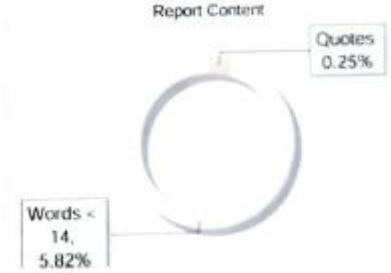
Submission Information

Author Name	Ritu Rana
Title	DIGITAL PAYMENT ADOPTION AND CHALLENGES FACED BY USERS IN RURAL AREAS OF DELHI NCR: A STEP TOWARDS SUSTAINABLE FUTURE
Paper Submission ID	3025515
Submitted by	netrapal.library@nru.edu.in
Submission Date	2025-01-24 14:25:02
Total Pages, Total Words	24, 7614
Document type	Synopsis

Result Information

Similarity 5 %





Exclude Information

Quotes	Excluded
References/Bibliography	Excluded
Source: Excluded < 14 Words	Excluded
Excluded Source	0 %
Excluded Phrases	Not Excluded

Database Selection

Language	English
Student Papers	Yes
Journals & publishers	Yes
Internet or Web	Yes
Institution Repository	Yes

DrillBit

Excluding matches less than 14 words

Similarity Report

5	12	A
SIMILARITY %	MATCHED SOURCES	GRADE

A-Satisfactory (0-10%)
B-Upgrade (11-40%)
C-Poor (41-60%)
D-Unacceptable (61-100%)

ON	MATCHED DOMAIN	%	SOURCE TYPE
	avigate.visa.com	1	Publication
	equalmeasures2030.org	1	Publication
	springeropen.com	<1	Internet Data
	eprints.ummi.ac.id	<1	Internet Data
	REPOSITORY - Submitted to Exam section VTU on 2024-08-01 15-43 1021511	<1	Student Paper
	repository.up.ac.za	<1	Publication
	www.mdpi.com	<1	Internet Data
	Karnataka Mang College MBA Report Submitted to MRSA, Bangalore University by SHEFIN	<1	Student Paper
	www.amity.edu	<1	Publication
	Thesis Submitted to Shodhganga Repository	<1	Publication
	educationforallinindia.com	<1	Internet Data
	Thesis Submitted to Shodhganga Repository	<1	Publication

DIGITAL PAYMENT ADOPTION AND CHALLENGES FACED BY USERS IN RURAL AREAS OF DELHI NCR- A STEP TOWARDS SUSTAINABLE FUTURE

SHORT SYNOPSIS

by

Ms. Ritu Rana
MRUMCDN012K210068

Under the supervision of

Dr. Shweta Goel
Associate professor
Manav Rachna University

Year 2024

ABSTRACT

A sustainable future has been supported by the global transformation of the financial landscape initiated by the widespread use of digital payments. However,using these technologies is extremely

DrillBit

The Report is Generated by DrillBit AI Content Detection Software

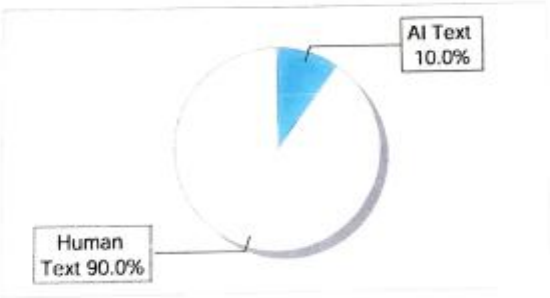
Submission Information

Author Name	Ritu Rana
Title	DIGITAL PAYMENT ADOPTION AND CHALLENGES FACED B...
Paper/Submission ID	3025515
Submitted By	netrapal.library@mru.edu.in
Submission Date	2025-01-24 14:25:02
Total Pages	24
Document type	Synopsis

Result Information

AI Text: **10** %

Content Matched



Disclaimer:

*The content detection system employed here is powered by artificial intelligence (AI) technology.
*It is not always accurate and only help to author identify text that might be prepared by a AI tool.
*It is designed to assist in identifying & moderating content that may violate community guidelines/legal regulations, it may not be perfect.